

SUMMIT STATE BANK

	CPP Disbursement Date 12/19/2008	Cert 32203	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$340	\$348	2.2%		
Loans	\$296	\$289	-2.1%		
Construction & development	\$12	\$17	41.3%		
Closed-end 1-4 family residential	\$60	\$58	-3.5%		
Home equity	\$5	\$4	-4.6%		
Credit card	\$0	\$0	-50.0%		
Other consumer	\$0	\$0	-26.6%		
Commercial & Industrial	\$44	\$35	-19.9%		
Commercial real estate	\$115	\$115	-0.4%		
Unused commitments	\$16	\$12	-22.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2	\$4	117.5%		
Asset-backed securities	\$0	\$0	-100.0%		
Other securities	\$25	\$29	15.4%		
Cash & balances due	\$3	\$5	54.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$285	\$293	2.7%		
Deposits	\$264	\$280	6.0%		
Total other borrowings	\$20	\$12	-40.4%		
FHLB advances	\$20	\$12	-40.4%		
Equity					
Equity capital at quarter end	\$56	\$55	-0.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	15.1%	14.6%	--		
Tier 1 risk based capital ratio	18.1%	18.4%	--		
Total risk based capital ratio	19.3%	19.7%	--		
Return on equity ¹	2.6%	3.1%	--		
Return on assets ¹	0.4%	0.5%	--		
Net interest margin ¹	4.7%	4.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	40.7%	45.0%	--		
Loss provision to net charge-offs (qtr)	98.3%	55.4%	--		
Net charge-offs to average loans and leases ¹	1.7%	2.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	28.7%	24.3%	0.0%	0.0%	--
Closed-end 1-4 family residential	2.2%	0.3%	0.3%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	2.9%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.2%	0.1%	2.4%	0.1%	--
Commercial real estate	3.2%	4.0%	0.0%	0.0%	--
Total loans	3.9%	4.7%	0.4%	0.6%	--